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ABSTRACT

A study was done of the potential economic effect of the University of Maryland Eastern Shore (UMES) campus on the nearby town of Princess Anne, a small rural community. The study used estimates made by a UMES faculty member which projected that UMES students in 1990 spent over $7 million on goods and services unrelated to educational expenses. The 1990 after-tax purchasing power of all Princess Anne residents was approximately $10.3 million. Thus student purchasing power appears to nearly double the potential market for goods and services in Princess Anne. However, the bulk of the estimated $4 million spent on recreation, clothing, and automobiles is not spent in Princess Anne. Less than one-third of the estimated $600,000 off-campus student housing market is captured by Princess Anne. UMES impacts only slightly on municipal finances with no direct effect on municipal revenues or expenses though it employs an estimated one-fifth of the town's labor force. Results suggest that the economic health of Princess Anne is closely associated with UMES operations and that the town's master plan should incorporate a vision of itself as a university town and articulate a detailed response to the local effects of campus operations. Appendixes list town businesses with telephone numbers, provide projected enrollment figures, and list 19 references. (JB)

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DEVELOPMENT OPPORTUNITIES

THE EFFECT OF UMES ON THE TOWN OF PRINCESS ANNE, MARYLAND

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THE INSTITUTE FOR GOVERNMENTAL SERVICE

AT THE UNIVERSITY OF MARYLAND

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DEVELOPMENT OPPORTUNITIES

THE EFFECT OF UMES ON THE TOWN OF PRINCESS ANNE, MARYLAND

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February 1993

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PREFACE

In 1991 the University of Maryland Eastern Shore's Rural Development Center received a grant from the U.S. Department of Housing and Urban Development designed to strengthen Historically Black Colleges and Universities. The grant funded economic and community development projects for the towns of Princess Anne, Crisfield, and Snow Hill. The Institute for Governmental Service, a unit of the University of Maryland System Cooperative Extension Service (CES), agreed to join with the Center, also a unit of CES, in the completion of these projects.

One of the projects involved the impact of the University of Maryland Eastern Shore (UMES) on the Town of Princess Anne, a community located immediately outside the university boundaries. Not only was the impact to be described but also recommendations as to how Princess Anne might capitalize on the presence of UMES were to be presented. The Institute began work on this project in June 1992.

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EXECUTIVE SUMMARY

Princess Anne is a small, rural community whose close proximity to UMES offers the local business community tremendous economic opportunities. UMES full-time undergraduates are estimated to spend over $7 million on goods and services unrelated to educational expenses. Compare this amount to the 1990 after-tax purchasing power of all Princess Anne residents -- approximately $10.3 million. Viewed in this way, student purchasing power nearly doubles the potential market for goods and services in Princess Anne.

The bulk of the estimated $4 million spent on recreation, clothing, and automobiles is not spent in Princess Anne but elsewhere. It is unknown whether local food services are favored by students, although these businesses appear numerous enough to meet student demand, measured at over $1,000,000. Perhaps less than one-third of the estimated $600,000 off-campus student housing market is captured by Princess Anne. This market is expected to swell to nearly $1,000,000 by 2001, but whether Princess Anne can retain or increase its present market share without increasing its housing stock by 2001 is questionable.

UMES impacts only slightly on municipal finances. For example, UMES as an institution has no direct affect on municipal revenues, yet it employs an estimated one-fifth of the Princess Anne labor force. This size labor force may have accounted for approximately $68,000 of the town's $618,000 operating revenues in FY 1991. UMES expansion by the year 2001 might increase this amount by 38 percent to $94,000, as measured in constant dollars.

As for municipal expenditure, Princess Anne provides no direct service to UMES, except municipal police officers who occasionally provide mutual aid assistance to the campus police force. Thus, municipal spending is not directly affected by UMES. Municipal street maintenance, sanitation, economic development, and police services are indirectly affected by UMES, but the impact on town spending remains insignificant. In fact, relatively few public problems have arisen that relate to UMES or its students. Certain solutions are provided that other communities have used to curb problems associated with student housing, residential parking shortages, and student behavior.

The report concludes that the economic health of Princess Anne is closely associated with UMES operations, and that a failure to capture the sizable student markets ultimately hurts the community. It is recommended that the town's master plan incorporate a vision of Princess Anne as a university town and articulate a detailed response to the local effects created by UMES operations. City officials should consider appointing an ad hoc committee, composed of members of the Chamber of Commerce and city officials, to examine the relationship between the businesses in Princess Anne and the consumer needs of the UMES community. Housing issues also should be examined in light of the community's vision of itself as a university town, the future housing needs of the university community, and the town's overall economic development and health.

INTRODUCTION

The relationship between a university and the community in which it is located is a complementary one. Institutions of higher education tend to stimulate local businesses, generate municipal revenues, provide local educational opportunities, and foster a cultural ambiance that may otherwise be absent. The local community in turn offers a well of resources from which the university draws. Either directly or indirectly, the university tends to use the community's labor supply, housing stock, streets and roads, utilities, recreational facilities, and commercial establishments.

While the mutual value of the "town and gown" relationship is not easily overlooked, it is often under-measured. In fact, precise measures of impact are largely unavailable for most higher education institutions around the country. In part, this is because the indirect costs and benefits of the "town and gown" relationship are difficult to measure. Moreover, measuring direct costs and benefits requires data that often are non-existent; collecting these data would be expensive and time-consuming. For example, the degree of a university's economic impact on the host community depends on variables such as the number of students who reside on and off campus; the number of university employees; individual spending habits; institutional spending in the immediate community; and the number of out-of-town visitors who spend money locally when attending campus events, or when visiting members of the campus community. Obtaining such information is difficult at best.

This fact helps explain why useful data are largely absent defining the "town and gown" relationship between UMES and Princess Anne. But in this instance so does the character of Princess Anne. Princess Anne is a small, rural community with a 1990

population of 1,666 persons. In FY 1991, it spent $690,220 for services such as police, street maintenance, and residential trash collection. While its role as the seat of government for Somerset County enhances its regional standing, as does the presence of UMES, the community economically is overshadowed by the City of Salisbury, located a short automobile drive away. Salisbury is the economic hub of Maryland's Eastern Shore. It offers the broadest business opportunities, consumer choices, and housing alternatives in the region. The comparatively small size of Princess Anne and its proximity to Salisbury place Princess Anne at a competitive disadvantage economically.

Nevertheless, the economic opportunity presented Princess Anne by UMES cannot be overlooked. The University of Maryland Eastern Shore community totalled approximately 2,809 persons in FY 1991, including 2,397 students and nearly 412 faculty and staff members. The budget in FY 1991 for UMES totalled over $34 million. Its 2,217 undergraduate students sought degrees in fields such as agriculture, biology, business and management, chemistry, computer science, criminal justice, education, engineering, english, health, history, home economics, mathematics, and sociology. Its 180 graduate students sought degrees in biology (especially marine-estuarine-environmental sciences), computer science, education, and health.

Without a doubt, Princess Anne is poised to capture market opportunities generated by UMES. It is a given, for example, that UMES students, faculty, and staff prefer to have their needs serviced at personally convenient locations than less convenient ones; that students, faculty, and staff prefer residing closer to campus than farther (if all else were equal); and that during school hours, local restaurants, clothing stores, and other retail

establishments are preferable to non-local establishments. In other words, UMES demand for local goods and services already exists. Indeed, the town could capture much of the UMES market, if local businesses were willing and able to absorb the demand.

This report discusses the specific impact of UMES on local business establishments and on general government. It also attempts to quantify the impact whenever possible. Many of the interesting numbers reported here, however, are highly speculative. Also, they relate primarily to the student impact on Princess Anne rather than the impact of university employees or of the institution itself. While some interesting and suggestive raw data exist on those elements, data considered relevant to this study were unavailable.

The descriptions we provide, however, indicate something of the magnitude of the UMES impact on Princess Anne; they fall short of being precise measurements. We draw conclusions cautiously whenever it may be warranted.

UMES STUDENT SPENDING

Based on rough estimates of student spending by a UMES faculty member, the Institute concludes that UMES students in 1990 spent over $7 million on goods and services unrelated to educational expenses. This estimate is for an eight month school year and includes spending not only in Princess Anne but in all places frequented by UMES students. Compare this amount to the 1990 after-tax purchasing power of all Princess Anne residents -- approximately $10.3 million.[1] Viewed in this way, student purchasing power nearly doubles the potential market for goods and services in Princess Anne.

A 1990 report by a faculty member of the UMES Department of Agriculture, in which Table 1 spending estimates appeared, stated that the average student who lived on campus and who paid university room and board, spent approximately $8,708 during the school year.[2] Besides spending on room and board, the amount includes spending for clothing, dating, and food ("food" excludes basic meals covered under "board"). When transportation costs were added -- the cost of gasoline, oil, tires, depreciation, insurance, and

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[1] According to a report of the Comptroller of the Maryland Treasury, Income Tax Division, Somerset County residents filed 8,228 tax returns for calendar year 1990. Federal Adjusted Gross Income (AGI) for all Somerset tax returns (including non-taxable returns) equalled $162,150,094 or $19,707 per return. The report also states that 750 returns were received from the residents of Princess Anne. Multiplying the total number of town tax returns (750) by the county average AGI ($19,707), results in an aggregate town AGI of $14,780,250. If we assume this figure is reduced by approximately one-third by federal, state and local taxes, then total after-tax income of Princess Anne residents equals $10,346,175.

[2] E. Demissie, Do Students Get Their Money's Worth?, **The Agribusiness Report**, Department of Agriculture, University of Maryland Eastern Shore (September 1990).

other maintenance costs -- average student spending increased by another $3,000 to $11,708.[3]

Table 1
Estimated Average UMES Student Spending

University Room & Board	$ 3,534	30%
Fixed Charges (registration and other activity fees)	2,114	18%
Books & Supplies	800	07%
Clothing	700	06%
Dating	960	08%
Hamburgers, Beer, Coke, etc.	600	05%
Transportation	3,000	26%
Total	$ 11,708	100%

Source: E. Demissie, Do Students Get Their Money's Worth?

Table 2
Profile of 1990 Full-time Undergraduate Enrollment

Total enrolled	1,729
On-campus residents	986
Off-campus residents	743
Permanent home	511
Temporary home	232

Source: UMES data and IGS estimates

This data was combined with 1990 UMES enrollment statistics shown in Table 2. This table shows not only the number of full-time undergraduates students enrolled (1,729), but where they resided. Approximately 57 percent or 986 students lived on campus, while the rest resided off-campus. Of those living off-campus, an estimated 511 students maintained permanent addresses in the tri-county region -- in Somerset, Dorchester, or

[3] The report noted that between 700 and 800 UMES students drove automobiles to school.

Wicomico counties. The remaining 232 students maintained local, temporary addresses during the school year. This latter number is significant for representing the number of students who probably rent apartments or other accommodations during the school year.

Table 3 combines the data in Tables 1 & 2 to derive estimated total spending by UMES undergraduates. Notice, however, that the table excludes certain amounts (designated by asterisks), such as amounts spent on educational fees and university expenses. It also excludes payments toward room and board for students that maintain permanent addresses in the tri-county area. In effect, Table 3 shows only the amount spent that could directly affect the local business community.[4] The amount in 1990 is estimated at $6.8 million.

The $6.8 million estimate is based only on full-time undergraduate spending. Spending by the 180 UMES graduate students in 1990, the 290 part-time students, and the 400 faculty and staff members are not included. Total individual spending by members of the UMES community is likely to be considerably higher than reported above.[5] Institutional spending is also absent from the table. The UMES purchasing office guessed that no more than $50,000 of the UMES budget was spent on direct institutional purchases from Princess Anne merchants. The UMES budget in FY 1991 exceeded $34 million.

Note also that as enrollment expands over the next decade, so too will the amount of student spending. By 2001, UMES plans to increase its full-time undergraduate enrollment

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[4] While the table shows the amount available for spending outside of the university, some of the $6.8 million probably is spent on campus. The campus has a dining hall, a university book store (Barnes & Noble), and vending machines.

[5] Absent too is any consideration of the multiplier effect (the second, third...round of spending by recipients of student dollars).

by over 48 percent. If all things remain the same, a 48 percent increase in enrollment would mean an increase from $6.8 million to over $10 million in student spending.[6]

Table 3
1990 Estimated Undergraduate Student Spending[7]

	On-Campus Residents	Temporary Off-Campus	Tri-County Off-Campus	Total
Clothing	$ 690,200	$ 162,400	$ 357,700	$ 1,210,300
Dating	946,560	222,720	490,560	1,659,840
Food	591,600	139,200	306,600	1,037,400
Room	*	417,600	*	417,600
Board	*	296,960	*	296,960
Transpo	*	*	*	2,250,000
			TOTAL	$ 6,872,100

Source: IGS estimates derived from Tables 1 & 2

[6] But all things may not stay the same and spending may be even higher than $10 million by the year 2001. This possibility is suggested because the percentage of tri-county residents who attend UMES and live at home likely will decrease in the next 10 years; that is, population growth in the tri-county area is expected to be less than 10 percent during the 1990s, and a 48 percent increase in enrollment suggests that the UMES growth will come from students now living in other parts of the state or in states other than Maryland. If fewer UMES students live at home, student spending affecting the local economy will rise. See Regional Educational Needs Assessment Report (Draft), Office of Policy and Planning, University of Maryland System (May 1, 1990), for various population projections around Maryland. The percentage of tri-county students at UMES today hovers around 30 percent.

[7] Note that "food" means food and drink that is over and above what might be spent on the basic meals -- breakfast, lunch and dinner. These grocery costs are captured under the term "board." Room rates for students that were not living at home were assumed to be $225 per month, under the assumption that local two-bedroom apartments run approximately $450 per month. We also assumed that these students would spend $40 per week on "board,"i.e., groceries to make basic meals. These room and board amounts are less than the rates charged by the University: in 1990 a university room cost $260 per month; university board cost $45.43 per month.

COMPARATIVE STUDIES OF UNIVERSITY SPENDING

Rough estimates of UMES student spending say more about the magnitude of spending than where student dollars are actually spent. This information gap is at least partially filled by studies of actual spending other universities.[7] They give some support to UMES estimates in showing that food and housing usually account for the greatest percentage of spending, but differ somewhat on spending for clothes, transportation, and recreation.

For example, a 1980 review of 13 studies of student spending found that nearly 25 percent of student expenditures are for housing and 25 percent are for food and beverages, both at home and at restaurants. Another 14 percent of student income was spent on transportation and automotive costs; nine percent was spent for recreation and entertainment; seven percent on clothing and another seven percent on educational expenses.[8]

Spending by the faculty and staff generally followed the trend. Twenty-three percent of faculty and staff expenditures went toward housing and 24 percent went toward food and beverages. Another 15 percent was spent on transportation, 11 percent on clothing, five percent for recreation and entertainment, and one percent on education.

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[7] We reviewed a number of different studies, especially Caffrey & Issacs, **Estimating the Impact of a College or University on the Local Economy** (1971); Fink, The Economic Relationship between Institutions of Higher Education and the Local Communities, **Planning for Higher Education** 8:4 (Summer 1980) 41-47; Frost & Fahrlander, UNO's Economic Impact on the Omaha SMSA, **Review of Applied Urban Research** 10:4 (Aug-Sept 1982); Polzin, Lenihan & Haefele, The University of Montana and Missoula: Economic Interdependence, **Montana Business Qrtly.** (Autumn 1988); Rex, New CBR Study Reveals Economic Impact of ASU, **Arizona Business** (May 1982).

[8] See Fink, The Economic Relationship between Institutions of Higher Education and the Local Communities, **Planning for Higher Education** 8:4 (Summer 1980) 41-47.

THE LOCAL BUSINESS COMMUNITY AND UMES

From the above data we know something of the magnitude of UMES student spending and the types of businesses affected. We know that more than $7 million dollars in 1990 was spent on off-campus housing, food, transportation, recreation, clothing, and a variety of miscellaneous items. But whether student dollars were spent primarily on businesses in Princess Anne or, alternatively, on businesses in Salisbury or elsewhere is unknown. While precise information on that topic remains out of reach in this report, we can learn something about the capacity of the local business community to absorb university spending. That is, does the right mix of businesses exist in town capable of serving the student trade? If not, then we can assume Princess Anne merchants do not benefit substantially from student spending. Students would be going elsewhere to spend their money.

A. Food & Drink

Table 1, above, shows that spending on groceries for basic meals ("board" as termed in Table 1) was almost $300,000. Another $1 million was spent on food and drink over and above that spent for basic meals. Could those dollars have been spent in Princess Anne?

Appendix I provides an inventory of businesses located in Princess Anne. Fifteen or 16 of those businesses involve selling or serving food to retail customers, four of which are grocery stores (Table 7). The remaining food establishments in town include several fast food restaurants, sandwich shops, convenience stores, and snack bars.

Superficially at least, the number, type, or variety of these businesses does not appear inadequate to serve the UMES community. But whether these establishments have been marketed to students is unknown. Questions such as whether business locations are

reasonably near campus, whether these establishments are suited to drive-in business, whether they offer the kind of products attractive to students, or in fact whether students know they exist, are questions members of the local Chamber of Commerce might consider addressing.

Table 4
Princess Anne Food Establishments

Brown Derby Food Stores
Cheers
Hardee's
Hilltop Grocery
King's Creek Market
Lawson's Snack Bar
Linden Avenue Sub Station
Marvin's Convenience Store
McDonald's
Peaky's Restaurant and Lounge
Pizza Hut
Pizza Plus
Princess Anne Snack Bar
Spike's Pub and Subs
Shore Stop Town & Country Market

Source: Tables 4 through 7 based on Somerset County 1992 Business Directory (Somerset Herald) and Somerset County Business List (Somerset County Office of Economic Development)

B. Transportation

Table 1, above, reports that UMES students spend $2.25 million on transportation each school year. This includes the cost of purchasing vehicles as well as the cost of gasoline, oil, tires, depreciation, insurance, and other maintenance. Princess Anne holds several auto sales businesses, auto parts and repair businesses, a taxi service, a towing service, and several bus and transport businesses (Table 5). Only two gasoline service

stations exist -- a Texaco station and a Chevron station. Assuming the Table 5 inventory is accurate, demand for gasoline stations probably exceeds supply in Princess Anne.

Table 5
Transportation-Related Businesses

A & B Auto Sales, Inc
Bailey's Trucking Big A Auto Parts
Champ Automotive
Chesapeake Auto Sales
Classic Auto and Custom Body
Go-Getters Gold Coach Transport
Pete's Body Shop
Princess Anne Auto Supplies
R & E Used Cars
Shore Commuter Service
Smullen's Salvage & Towing
Somerset Automotive
Sunrise Taxi
Trailways Bus Depot
Tommy's Auto Repair
Tri-County Medical Transportation
Widdowson's Texaco
Windsors Chevron

C. Recreation

Table 1, above, shows that "dating" accounts for $1.6 million in student spending. Undoubtedly, "dating" includes some amounts spent on food (treated above). But it also includes amounts spent on general amusements and recreation, such as attending movie theaters, purchasing music or stereo equipment, renting video cassettes, attending sporting events, etc. A review of town businesses shows that few provide entertainment services: only the Night-Shift Nite Club, Townsends's Video & Electronics, Video Classics, and WOLC Radio. With only these businesses to absorb the rather large demand, student entertainment dollars must be going elsewhere.

D. Clothing

Table 1, above, shows that students spent $1.2 million on clothing and clothing-related services in 1990. Princess Anne has few clothing stores, but a number of cleaners and coin-operated laundries. With the meager number of clothing stores in town, the bulk of student dollars dedicated to purchasing these items must be going elsewhere.

Table 6
Clothing-Related Businesses

Bishop's Store
Country Charm
Dollar General Store
Family Dollar Store
Hoffed Powerwash
Mid-Shore Power Wash
Midtown Coin-op Laundry
Modern Cleaners
Salisbury Cleaners
Scott's Shoe Repair

E. Health

Table 1, above, does not show student spending on health-related items; nevertheless, one study we reviewed suggests such spending could be as high as 13 percent of total student spending.[9] Princess Anne supports over a half-dozen health related businesses (Table 7). No conclusions can be reached on the adequacy of these businesses to meet university-related demand.[10]

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[9] See Polzin, Lenihan & Haefele, The University of Montana and Missoula: Economic Interdependence, **Montana Business Qrtly.** (Autumn 1988).

[10] UMES students may use the campus health facility. Note, however, the UMES Campus Development Plan reports that this facility is insufficient to meet residential student health needs, and there are no plans for expansion.

Table 7
Health-Related Businesses

Lower Shore Obstetrics and Gynecology
Princess Anne Family Dentistry
Princess Anne Family Practice
Princess Anne Pharmacy
Revco Discount Drug Center
Somerset Dental Center
Somerset Medical Center

HOUSING

Table 1, above, suggests that the off-campus housing market for UMES students in 1990 was over $400,000 for an eight month period. This amount concerns only housing for full-time undergraduates who did not live at home. It does not include housing for graduate students. The Institute estimates that by the year 2001, the off-campus housing market for undergraduates alone will increase to over $700,000, as measured in current rental rates; if graduate students are included, it should exceed $950,000.

A. On-Campus Student Housing

UMES maintained 1,185 beds located in 18 residence halls in 1991. All beds were filled, while an estimated 57 percent of the full-time undergraduate student body resided on-campus (a percentage that has held constant over the years). Virtually no graduate student resided on-campus.

UMES plans to build one new residence hall in the next 10 years (actual date unknown), adding 200 beds to the total beds available on-campus. With full-time undergraduate enrollment scheduled to increase by 540 students between 1991 and the year 2001, an on-campus housing shortage should arise in the next decade; demand for on-campus beds will outstrip supply.

Based on the data we collected, the Institute estimates the magnitude of the shortage to be 78 beds. This can be demonstrated by noting that UMES enrollment projections call for 2,566 full-time undergraduates by 2001. The campus will contain only 1,385 beds, but an estimated 1,463 undergraduate students (57 percent) will seek to fill them. This leaves 78 students who will seek on-campus housing in the year 2001 but will find none.

B. Off-Campus Student Housing

A 1992 survey conducted by the town showed 585 rental properties in Princess Anne. Not all of these units are suitable for student occupation. Section 8 housing, as defined by the U.S. Department of Housing and Urban Development, is dedicated to family occupancy; students generally do not qualify as tenants. The Institute surveyed five apartment complexes in Princess Anne and found occupancy in three complexes -- 186 units -- governed under Section 8 housing regulations (Table 11). If all other units in town may be rented to students, only 399 units comprise the potential local student housing market.[11]

Of the 929 full-time students residing off-campus in 1991, 319 students neither resided on campus nor lived at home.[12] In effect, these 319 students comprised the student market for off-campus rental housing in 1991, assuming all of them occupied rental housing. We estimate that only 90 to 100 of these students rented housing in Princess Anne.[13]

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[11] Note that the remaining two housing complexes we surveyed contained 50 units, 13 units of which were actually rented to students.

[12] We assumed that any student who did not live on campus but whose county of origin was Somerset County, Wicomico County, or Worcester County lived at home and paid no rent. Student records show this number in 1991 to have been 599 full-time undergraduates and 11 full-time graduate students. This left 272 full-time undergraduates and 47 full-time graduate students to comprise the off-campus housing market.

[13] We examined 1992 student data to derive this estimate, which reported that 143 students either permanently or temporarily reside in Princess Anne. The Office of Policy and Planning for the University of Maryland System reports that between 1984 and 1988 2.4 percent of Somerset County residents attend college. Regional Educational Needs Assessment Report (Draft), at 43. We multiplied this percentage by the town population and subtracted the result from 143 students UMES shows on its records. The result is 95 students in 1992 who resided in Princess Anne and who, we assumed, did not live at home and paid monthly rent to an unrelated person.

UMES charges approximately $260 per month for a room on campus; the cost of utilities are included in the monthly rate. One-bedroom apartments in Princess Anne can be rented at monthly rates that vary between $300 to $400, and utility costs are extra.[14] When utility costs are included, the rental cost for two-bedroom apartments in Princess Anne typically exceeds $400.

Using an average rental rate of $450 per month for a two-bedroom apartment (utilities included), the Institute priced the 1990 full-time undergraduate housing market -- a market that includes not only Princess Anne but all places were UMES students reside during the school year -- to be $417,000 (Table 1). In 1991 the undergraduate student housing market increases to $489,600, given the increase in student enrollment that year.[15] If graduate enrollment is included, the amount expands to $574,200. But note that the Princess Anne housing market, now consisting of 90 to 100 students, is less than a third of the latter total -- between $162,000 and $180,000. In other words, Princess Anne rental units receive less than one-third of the available student housing dollars.

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[14] A one-bedroom apartment in the Elm Street Apartments rents at $375, a two-bedroom at $400. In the Princess Anne Apartments a one-bedroom unit rents at $297, a two-bedroom unit at $330.

[15] We assume that the same amount of rent would apply in 1991 as in 1990 -- $225 per person for a two bedroom apartment.

TABLE 8
STUDENT HOUSING COSTS
On–Campus vs. Off–Campus

	UMES	Elm Street Apartments--10 Month Lease			Princess Anne Apartments--12 Month Lease		
	Residence Hall	2 bedroom 4 persons	2 bedroom 2 persons	1 bedroom 2 persons	2 bedroom 4 persons	2 bedroom 2 persons	1 bedroom 2 persons
Monthly Rent	$208.00	$400.00	$400.00	$375.00	$330.00	$330.00	$297.00
Monthly Rent Per Person	$208.00	$100.00	$200.00	$187.50	$82.50	$165.00	$148.50
Annual Rent Per Person	$2,080.00	$1,000.00	$2,000.00	$1,875.00	$990.00	$1,980.00	$1,782.00

Sources: UMES Office of Institutional Research and Planning; Institute for Governmental Service telephone survey, 1992.

C. Future Housing Needs

Table 12 shows that by the year 2001, the estimated off-campus housing market likely will increase from 319 students to 533 students. This number is the sum of those students who sought but failed to find housing on-campus; undergraduates who traditionally avoid living on campus but who do not live at home; and graduate students who do not live at home. If each of these 533 students shares a two bedroom apartment which rents at today's rate of $450 per month, the potential student market climbs to $959,400 for an eight month period.

Table 9
Estimated Student Housing Market[16]

	1991 Full-Time Students	2001 Full-Time Students
Total Enrolled	2084	2716
Undergraduate	2026	2566
Graduate	58	150
Total On-Campus	1155	1385
Total Off-Campus	929	1331
At Home	610	798
Rental Housing	319	533

Source: IGS estimates derived from UMES enrollment data

[16] The number of undergraduate and graduate students supplied by UMES. The 1991 Total On-Campus Housing statistic is derived by taking 57 percent of the total full-time undergraduate statistic; for 2001, the statistic 1385 is the total number of beds on campus. For both 1991 and the year 2001, the total off-campus statistic is derived by subtracting Total On-Campus from Total Enrollment. For 1991, the At Home statistic is the 599 undergraduate students and 11 graduate students who reside in Somerset, Wicomico, or Worcester Counties, as reported by UMES. The At Home statistic for the year 2001 is derived by taking 30 percent of the total undergraduate enrollment (the percentage that lived at home in 1991) plus 19 percent of graduate enrollment (the percent of graduate students who lived at home in 1991). The Rental Housing statistic for both the years 1991 and 2001 is derived by subtracting the At Home statistics from Total Off-Campus.

Can Princess Anne benefit from this surge in demand? Probably not. The town currently captures only a third of the off-campus housing market. One reason for this may be that available rental units have not been actively marketed to the university community. Alternatively, the local market may be saturated; that is, while the town may have 400 units for student rental, the students may already have rented the units most suited to them. If the latter is true, the town may be incapable of capturing a greater share of the market or benefiting from the projected surge of student demand. Changes in the town's housing stock could correct this situation.

THE GOVERNMENT IMPACT OF UMES

The presence of the university outside of Princess Anne not only affects the local housing market and economic development opportunities, it also affects the character of local government. UMES impacts, directly or indirectly, on municipal revenues and services. It also creates certain problems that impact on the public at large.

A. Municipal Revenues

With UMES student spending estimated at over $7 million, the potential sales tax revenue is substantial -- over $350,000. Note, however, that local governments in Maryland, and municipal corporations in particular, do not receive any proceeds from the state's five percent sales tax. Instead, municipalities fund government operations using property tax revenue, state-shared income tax revenue, state-shared highway user revenue, police aid, user fees, and a host of other types of revenue.[17] Operations like UMES that take place outside municipal borders generally can have little impact on the size or amounts of municipal revenue realized by a town. Whatever revenue impact exists will be attributable to the number of employees who reside in town, the size of their households or families, and to some extent their lifestyles.

Accurate data on the amount of municipal revenues stemming from UMES operations were unavailable for this report. However, certain revenue estimates can be generated based

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[17] The other revenue sources include business licenses and permit fees, zoning and subdivision fees, fees for removing certain wastes, utility charges, parking fines, citations, towing charges, interest and dividends, rents and concessions, sales of property, proceeds from bonds, notes and loans, grants from the Lower Shore Private Industry Council, state grants for critical areas protection, alcoholic beverages, and corporate filing fees.

on (1) the size of the UMES labor force living in Princess Anne relative to the town's labor force and (2) knowledge of the various funding sources and formulas for municipal government. For example, 1990 census data showed a total town labor force of 685 persons. Approximately 150 of the 400 UMES employees resided in Princess Anne and received an average salary of $21,750. This suggests that approximately one-fifth or 20 percent of the Princess Anne labor force is composed of UMES employees.

This finding is supported by data from the Income Tax Division of the Maryland Comptroller's Office. That Office reported that 750 tax returns were filed in calendar year 1990 for persons residing in Princess Anne. Assuming each UMES employee filed a tax return, either by filling an individual return or a joint tax return, then 150 tax returns or 20 percent of all the town returns were attributable to UMES employees.

As a gross estimate of impact, assuming each UMES employee residing in town resides in a household that is typical of Princess Anne, then perhaps one-fifth (20 percent) of all revenue collected by the town may be attributable to UMES operations. In FY 1991 the Town of Princess Anne collected nearly $618,000 in municipal revenue. UMES employees and their households therefore may have accounted for roughly $123,600 of the above amount. This estimate is a broad benchmark but may stray from reality. Many types of revenue are not directly tied to population or the labor force of a given area. For example, business and traders license fees, county aid for street maintenance, and state aid for police protection do not necessarily vary with the size of a population, although population might

indirectly affect the amounts realized under these revenue sources.[18] Nevertheless, certain estimates can be made for three of the larger revenue sources used by Princess Anne: state-shared income tax revenue, state highway user revenue, and property tax revenue. These are all tied in some way to population and might be affected by the number of UMES employees residing in Princess Anne.

Table 10
FY 1991 Municipal Revenues Generated from UMES Operations

	UMES-Related	Total Municipal
State Income Tax	$ 8,800	$ 44,313
State Highway Fees	6,600	65,657
Real Property Tax	53,000	264,068
Other	0	243,724
TOTAL	$ 68,400	$ 617,762

Source: IGS estimates derived from FY 1991 Uniform Financial Report, Princess Anne

For example, the 150 UMES employees residing in Princess Anne in FY 1991 may have accounted for approximately $8,800 in state-shared income tax revenue. This revenue is shared according to a formula which returns to the municipality 8.5 percent of a town resident's state income tax liability in any given year.[19] Princess Anne in FY 1991 received approximately $44,000 from this revenue source, 20 percent of which equals $8,800.

Furthermore, the 150 employees may have generated an estimated $6,600 for the

[18] While state aid for police protection does not account for population size, county aid for police protection does. The state provides the county a $2.00 per capita grant for police protection which Somerset County shares with it municipal corporations. In addition to this $2.00 per capita grant, Somerset county also provides an additional $.25 for each person residing within one mile radius of the town. The entire county grant for Princess Anne in FY 1991 came to $3,742.

[19] MD. TAX-GEN CODE ANN. § 2-607 (1988).

town in state highway user fees, assuming each employee resided in a household containing the average number of vehicles in Princess Anne. State highway user revenues are shared according to a formula in which half the size of the municipal share is based on the proportion of municipal road miles to county road miles. The remaining half is based on the proportion of registered vehicles in the municipality to the registered vehicles in the county.[20] Princess Anne realized $65,600 in state highway user revenues in FY 1992. Twenty percent of half that amount is approximately $6,600.

Finally, the town is estimated to have received $53,000 from the municipal property tax levied on property owned by UMES employees or their households. The estimated $53,000 in property tax revenue assumes UMES employees in FY 1991 privately owned town property in the same proportion as they were represented in the town labor force -- approximately 20 percent.[21] For FY 1991 the municipal property tax generated over $264,000 on property eligible for the annual levy of $1.69/$100. Twenty percent of the above amount equals slightly less than $53,000.

By 2001, these categories of municipal revenues will increase with the growth of the UMES campus. In 1991 the campus employed 412 employees of which 36.4 percent were reported to have resided in town. By 2001, the campus projects employment to increase to 537 persons. If the same percentage of employees reside in Princess Anne as reported for

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[20] MD. TRANSP. CODE ANN. § 8-405 (1977).

[21] Census data shows that the town labor force numbered 685 in 1990. If in 1991 there were 150 UMES employees who resided in Princess Anne, then nearly 22 percent of the town labor force that year was composed of UMES employees.

1991, then 195 UMES employees will reside in the town in 2001 -- a 45 person addition over 1991. Measured in terms of 1991, 45 new employees would increase the three revenues discussed above by a total of 38 percent -- from $68,000 to almost $94,000.[22]

B. Municipal Expenditures

Some towns provide services such as police assistance and water and sewer service to their affiliated campuses. Princess Anne provides UMES no direct services, though its police officers occasionally provide mutual aid assistance to campus police.[23] Nevertheless, the campus indirectly impacts municipal spending.

For example, the university can only be reached by using municipal streets; thus, the University impacts spending for street maintenance. The municipal public safety budget is affected by the need to police university-generated traffic, parking, and law enforcement incidents arising within the corporate limits. To some extent municipal sanitation and waste

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[22] In 1991 each tax return filed by a Princess Anne resident returned on average roughly $60 to the municipal corporation. Had there been 795 returns filed that year rather than the 750 actually filed (to account for 45 new UMES employees), then total state-shared income tax revenue would have increased from $44,313 to $46,700. Twenty-six percent of this amount (195 returns/795 returns) equals $12,142 -- the amount of state-shared income tax UMES employees would have generated for the corporation. Similar calculations for state highway user fees raises the total amount of the 1991 grant from $65,657 to $76,533, of which UMES residents would have generated $9,040, up from $6,600. For property tax revenue, property tax revenue in 1991 would have climbed from roughly $264,000 to $279,840, of which $72,758.40 would have been attributable to UMES employees.

[23] The campus receives fire protection from local volunteer fire departments, but this service is not associated with the municipal government of Princess Anne and is not funded in the municipal budget.

removal also is affected by the town's proximity to UMES. Economic development costs are at least somewhat affected since the character of Princess Anne is shaped by its identity as a college town. Lastly, some portion of General Government expense -- the overhead expenses associated with the legislative, executive and legal functions of the town -- probably is spent as a result of the proximity of UMES.

While Princess Anne spent $690,220 in FY 1991, the precise amount attributable to the UMES community is difficult to assess. Complications arise from the fact that Princess Anne serves as the county seat for Somerset County. Municipal traffic, police, sanitation, and economic development are all burdened as a result of the town's role as the county seat. Any drag on Princess Anne expenditures from being a university town arises also from it being the county seat. Notwithstanding these problems, the amount UMES impacts on the town budget cannot be great.

The effect of UMES on town sanitation operations and on economic development costs must be insignificant. Princess Anne provides a residential trash pick-up service costing the town nearly $70,000 in FY 1991; but commercial establishments are not served. Yet, to the extent sanitation would be a problem, commercial establishments would be most affected by the UMES community. As for economic development costs, UMES undoubtedly affects the character of this work but its costs would be borne in the absence of the university community.

Similarly, the effect on public safety cannot be substantial. Public safety -- basically police service -- costs the town $169,000 in FY 1991. Note, however, that many students reside on campus and that UMES maintains its own police force, one that is larger than

Princess Anne's. These facts tend to reduce the potential impact of UMES on municipal police services. Nevertheless, university-related incidents arise in town from time to time. Students rent the town's civic center for social events several times each year and homecoming typically creates work for the town police. While serious criminal matters arise from time to time, more often UMES-related police matters involve little more than parking and traffic incidents. Conceivably, less than five percent of the police budget is spent on university-related business.

Among all the budget categories, perhaps town expenditure for highways and streets is most affected by UMES. Expenditures for highways and streets totaled almost $141,000 in FY 1991, but the streets primarily affected by university traffic are major arteries -- Somerset Avenue, Manokin Avenue, and Broad Street. These streets would need maintenance regardless of the amount of university traffic. University traffic, moreover, is characterized predominately by passenger vehicles which are not the type of vehicles that generally create large outlays for street maintenance; trucks and the heavier vehicles usually account for the most wear and tear on streets and roads. Thus, university-related costs for town streets and roads are marginal costs and presumably insignificant.

While an exact measure of UMES impact on town spending remains elusive, the amount -- whatever it is -- may increase over the next decade. Plans call for the university's student population to grow by 40 percent and faculty and staff to increase by 30 percent, as measured from 1991 to the year 2001. How might this UMES growth affect municipal

expenditures? The Institute calculates the amount to be less than five percentage points.[24] This assumes several things: that the town continues its current spending patterns into the year 2001, providing the same types and levels of service as it now does; and that municipal spending is closely associated with the size of the population served.[25]

C. Public Problems

A 1989 survey of university communities identified several problems associated with a university presence: traffic and parking, student housing, and student behavior.[26] Traffic and parking problems focused primarily on parking space shortages, traffic congestions, and violations of parking and traffic regulations. Housing problems included the impact on neighborhoods of off-campus student housing, housing code enforcement problems, and

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[24] The estimated impact of UMES was calculated as follows: In 1991 the town population and the UMES community combined numbered an estimated 4,475, of which UMES composed 2,809 persons or 62.77 percent. If the town population increases by a modest amount (say 14 percent, increasing town size from 1,666 persons to 1,900 persons) by the year 2001, then the projected total population of the town and UMES would be 5,806 persons, of which UMES would compose 3,906 persons or 67.27 percent. The difference between 1991 and 2001 is 4.5 percent. A larger town population than that estimated above decreases the difference between the two years; a smaller population increases the difference. In this scenario, total municipal expenditures would expand by a total of 29.7 percent over the FY 1991 budget of $690,000, of which less than 5 percent could be attributable to UMES growth.

[25] This latter assumption oversimplifies the actual dynamics of municipal spending, as do the other assumptions albeit to a lesser extent. But as a gross indicator of change due to UMES expansion, the above measure is the best currently possible.

[26] Kane, Issues and Opportunities for University Communities: A Survey of Cities, National League of Cities (March 1989).

overcrowding. Student behavior problems focused on noise, parties, alcohol-related incidents, and trash.

To some extent, Princess Anne has experienced most if not all of these problems. Nonetheless, the town for several reasons is less aggravated by these problems than other host communities. UMES is not a large institution. The number of students, faculty, and staff totals only around 3,000. Moreover, the majority of students reside on campus, a campus which is located outside the town limits, unlike many university towns. These characteristics help insulate Princess Anne from the scale of problems that arise in other university communities. While today few serious problems appear to plague Princess Anne, change could arrive tomorrow or the next day. We discussed above that UMES expansion in the next decade would mean less than a five percent increase in the amount of municipal spending now devoted to UMES-related problems, if all else remains unchanged. A variety of things might change, however; most importantly, housing conditions. For economic reasons, city officials might stimulate the housing market in Princess Anne to promote and change the town's housing stock. More students, faculty, and staff might decide to reside in town. At this point, the level of university-related problems could intensify. Below are solutions to some problems faced by university communities.

1. Housing

The residents in many university communities complain that parking congestion and student behavior problems detract from a neighborhood's quality of life. In effect, they argue that groups of students living in family neighborhoods represent an incompatible use.

A variety of zoning ordinances can respond to these problems, all attempting to

separate student residences from traditional family residences. Some restrict the number of unrelated persons who may share a home in a single-family district. Others allow only families to live in single-family districts and exclude students from the legal definition of "family" in the zoning ordinance. To accommodate students, zoning ordinances can create higher density zones within walking distance of the campus.

2. Off-Street Parking Shortages

Residences usually are designed to accommodate family needs, but students sharing a housing unit often need more parking spaces than a typical family. Typical families use two parking spaces, regardless of the number of bedrooms in a dwelling. In contrast, students tend to crowd together in a dwelling, and each student often has his or her own car. Consequently, three or four parking spaces may be needed for each two bedroom unit rented to students.

To help solve parking shortages, zoning ordinances may be enacted requiring developers to provide a certain number of off-street parking spaces; e.g., 2.33 spaces per three bedroom unit or 1.5 spaces for units under 800 square feet. Alternatively, some towns have required residential parking permits and, in cooperation with the university, encouraged bicycling and walking.

3. Student Behavior

Noise, parties, alcohol-related incidents, and trash are problems associated with student residences. Most of these problems require increased vigilance by landlords and the town. The municipal police must vigorously enforce alcohol laws and noise ordinances.

Towns often cooperate with their respective universities on awareness campaigns to encourage students to act more responsibly off-campus. A few places have created joint patrols in student areas using members of both the municipal and campus police forces. As for trash problems, some municipalities offer more frequent trash collection service at the end of a semester or school year. Some organize citywide curb sale days, where "trash" can be disposed by selling it at curbside.

CONCLUSIONS

This report has shown that sizable student markets exist in recreation, clothing, transportation and food. Except for food businesses, the number of local establishments in the other categories appears insufficient to meet student demand. Local food establishments are numerous enough, but whether they actively market to students or are the types frequented by students remains unknown.

To the extent consumer needs are unmet locally, businesses elsewhere -- most likely those in Salisbury -- benefit. Every dollar lost to a business in Salisbury impacts on the livelihood of Princess Anne merchants and residents. Failure to capture the rather sizable student markets ultimately hurts the community.

Leaving aside the issue of student spending, the economic health of Princess Anne is closely associated with UMES operations. This fact arises from the presence of UMES faculty and staff. Twenty percent of all employed town residents are employed by UMES (this number is one-third of the entire workforce of UMES). These individuals shop at local stores, own local property, and pay local taxes. For this reason, economic shocks affecting UMES, and UMES employment in particular, must of necessity affect the economic base of Princess Anne. Couple this fact with the magnitude of UMES student spending and the importance of UMES to Princess Anne becomes clear.

These economic ties to Princess Anne do not make the town necessarily an extension of the university community. While a third of the university's workforce resides in Princess

Anne, these residents are not, apparently, faculty members but staff members.[27] Furthermore, perhaps no more than a third of the students residing off-campus (but not at home) reside in Princess Anne. Thus, Princess Anne, unlike College Park, Maryland, is not a location where students and faculty mix with one another or where many students reside. In effect, the culture or character of Princess Anne -- its ambiance -- is not as affected by a university presence than perhaps are other communities.

Given these findings, a number of recommendations suggest themselves. First, town officials should consider planning a comprehensive response to the local effects created by UMES operations. A shared vision of the town in the next 10 to 20 years, one that incorporates its role as a university town, should be constructed. In creating this vision at least several questions need addressing: How desirable is a close association with UMES and how closely associated should the town become? Does the community wish merely to exploit business opportunities or does it wish, in addition, to create an environment extending the university into the community, one in which the commerce of ideas occurring on the grounds of UMES spills into the streets of Princess Anne? One or both or neither of these possibilities may be desired, but it seems useful to pursue a discussion along these lines. Once a vision of the future becomes a shared vision, it can be reflected in the town's master plan and steps can be fashioned to realize the vision.

Assuming the town wishes, at a minimum, to exploit business opportunities arising from UMES, town officials should form an ad hoc committee, composed of members of the

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[27] This conclusion is based on inferential data. The University reports that the average salary of a university employee who resides in Princess Anne is around $22,000. Yet the average faculty salary is approximately $44,000.

Chamber of Commerce, and UMES and town officials to examine the relationship between the businesses in Princess Anne and the consumer needs of the UMES community (including institutional needs, since very little of the $34 million UMES budget is spent on direct purchases of local goods and services). Upon identifying business opportunities, the city might then consider attracting businesses that would fill the gaps in the local markets. Our data is suggestive where these gaps occur. Local analysis would confirm (or deny) the validity of our findings and help organize a consensus for any action that might be taken.

Housing presents a cluster of issues that might also be considered. Our data suggest that only a third of students renting units off-campus now reside in Princess Anne. Also, while a third of UMES employees may now reside in town, many employees do not, including faculty members. The first question is whether the town collectively should pursue policies aimed at attracting as town residents more members of the UMES community? If so, are more student residents desirable or just faculty and staff? The answers must be pursued in relation to greater issues of economic development, the overall economic health of the town, and the social changes that might arise from new community residents and businesses. Once answers are found, new questions will arise as to how the Princess Anne housing stock, code enforcement, and zoning ordinances must change in order to accommodate community goals. These recommendations for discussing change in the community should not be interpreted as indicating an absolute need to change. It is clear that the town benefits substantially from its proximity to UMES already. The university enhances municipal revenues, requires little in the way of municipal expenditure, and creates a variety of local business opportunities. Town residents use the athletic facilities on campus and

attend collegiate sporting events. This is the status quo and some observers may find it quite satisfactory. What this study suggests, however, is that if community leaders in Princess Anne seek greater economic growth, closer ties with UMES provide a viable growth option. In any event, the benefits now received by Princess Anne from the presence of UMES should make it the envy of many municipalities in Maryland.

APPENDIX 1

PRINCESS ANNE BUSINESSES

A & B Auto Sales, Inc.....651-3359
Adkins, Jeff & Associates Real Estate.....651-3390
American Dehydrated Foods.....651-9406
American Legion Post 94.....651-3075
Annabell's Beauty Shop.....651-2131
Antioch U.M. Church.....651-2192
Assoc. Builders and Contractors.....651-9662
Atlantic Publications, Inc. [Somerset Herald].....651-1600

B & D Select Seafood.....651-1314
B & J Storage.....651-9268
B & W Construction Company.....651-1861
Bailey's Jewelers.....651-3073
Bailey's Trucking.....651-3058
Baker, Austin E. (Court Reporter).....651-0260
Ballentine Backhoe.....651-2877
Bank of Fruitland.....651-0220
Bank of Maryland.....651-2265
Barnes and Noble Books.....651-3555
Bay Country Industrial Supply.....651-0722
Beitzel Construction.....651-0661
Big A Auto Parts.....651-1164
Bishop's Store.....957-2994
Briddell, James A. and Sons, Inc.....651-1588
Brocketts Square.....651-2253
Brown Derby Food Stores.....651-1155
.....651-3501
.....651-2989
Bruce, Tony (Attorney).....651-2747
Buddy's Antennas & Satellite Sales.....651-1040

Catlin, Harry N. (Paving Contractor).....651-9494
Chamberlin Insurance.....651-0505
Chamberlin Service, Inc.....651-9696
Champ Automotive.....651-0227
Chapel Studio (Stained Glass Designs).....651-1703
Cheers.....651-1999
Chesapeake Auto Sales.....651-3650
Chesapeake Distribution.....651-3282
Chesapeake Lumber Company.....651-1052
Chesapeake Treasures.....651-9279
Civil Defense Agency.....651-0707
Classic Coiffure Beauty Shop.....651-0716
Classic Auto and Custom Body.....651-1136
Coldwell Banker-Latham Realtors.....651-3390
Cook, Jackson Lee (Real Estate).....651-0365
Country Charm.....651-1723

Craft Barn.....651-1733
Creative Lithography.....651-0811
Crisfield Express.....651-1601
Custis, Chris (Surveyor).....651-2331

Dave's Discount Furniture.....651-3636
Delmarva Marine, Inc.....651-1568
Delmarva Rural Ministries.....651-0204
Dept of Economic & Employment Development.....651-0801
Dollar General Stores.....651-2933
Donna's Hair Works.....651-0800
Donohoe Furniture, Inc.....651-2022

E.M. Smith Co.....651-0611
East, Craig (Antiques).....651-1064
Econo Lodge.....651-9400
Elm Street Apartments.....651-1011
Ericson Reproductions.....651-3252
External High School Diploma Program.....651-1100

Family Dollar Store.....651-1720
Farrow Business Service.....651-2113
First Baptist Church.....651-2575
Flowers by Agatha.....651-2841
Ford, Bobby Garage.....651-2955
Funk, John Jr., Inc.....651-3611

G & O Paving.....651-2878
Go-Getters.....651-1547
Gold Coach Transport.....651-1719
Gourmet Services, Inc.....651-3877
Green, Howard Jr., Insurance.....651-0340
Greenie Insulation.....651-3434
Greenwood Garden Apts.....651-2539
Gwendolyn's Beauty Shop.....651-0450

Haffner, Regina B., CPA.....651-3062
Hardee's.....651-9699
Harris True Value.....651-0422
Hayman, C.H. & Sons.....651-2223
Hayman House Bed and Breakfast.....651-2753
Hayman, R. Patrick.....651-3271
Henderson, Elliott & Pryor [Landmark Insurance].....651-2110
Heritage House Realty.....651-1171
Hilltop Grocery.....651-3670
Hinman Funeral Home.....651-0990
Hoffed Powerwash.....651-2833
Hotel Inn.....651-2526
Houlihan, John (Attorney).....651-1144
Howard Sand and Gravel.....651-3004
Huddleston, Christian J., MD.....651-2600

J.C. Shoppe.....651-0042
J-N-D Company, Inc.....651-0443
Johnson, Arthur.....651-2710
Jones & Bruce (Attorneys).....651-2747

KDM Management.....651-3010
KTM Seamless Rain Gutters.....651-0981
King's Creek Market.....651-3113

Laird, Robert (Attorney).....651-1177
Lake's Janitorial Service.....651-0271
Landmark Insurance [Henderson, Elliott & Pryor].....651-2110
Lawson's Snack Bar.....651-0905
Linden Avenue Sub Station.....651-9151
Long, Danny (Judge).....651-1630
Love 'n' Flowers.....651-1451
Lower Shore Obstetrics and Gynecology.....651-0110
Lustig, David, DMD.....651-1498

M & H Marine Service.....651-9293
Marshall, Dorsey Insurance.....651-3175
Marvin's Convenience Store.....651-1284
McDonald's.....651-9595
McIntyre & Parks Custom Builders.....651-9531 or 651-1764
Mercantile Gun Shop.....651-1770
Mid-Shore Power Wash.....651-3314
Midtown Coin-op Laundry.....651-3011
Minor, Aileen (Antiques).....651-0075
Modern Cleaners.....651-2178
Mt. Vernon Packing Company.....651-2383
Mountaire Farms.....651-1800
MVP Mini Storage.....651-1861

Nelson, Melody Insurance Nationwide.....651-3667
Nelson's Real Estate.....651-2555
Night Shift Nite Club.....651-9522
Noble, Dr. Danny T.....651-1044

Okafor, Clement Dr.....651-0229

Payne's Quality Carpet.....651-1889
Peaky's Restaurant and Lounge.....651-1950
Peninsula Bank.....651-2400
Pepper Home Improvements.....651-3145
Pete's Body Shop.....651-0584
Phoebus, I. Theodore (Court Clerk).....651-1555
Pizza Hut.....651-3454
Pizza Plus.....651-1200
Powell, Arthur J., Insurance.....651-0340
Princess Anne Apts.....651-2373

Princess Anne Auto Supplies.....651-1164
Princess Anne Day Care.....651-3525
Princess Anne Elementary School.....651-0481
Princess Anne Family Dentistry.....651-1948
Princess Anne Family Practice.....651-0350
Princess Anne Flower Shop.....651-2171
Princess Anne Motel.....651-1900
Princess Anne Pharmacy.....651-2474
Princess Anne Snack Bar.....651-0914
Princess Anne Townhouses.....651-1264

R & E Used Cars.....651-3990
R & S Used Furniture.....651-9392
Revco Discount Drug Center.....651-2888
Reynolds, Jerry.....651-3073
Reynolds, Richard D. Sand & Gravel Co., Inc.....651-0770
Russell, Harvey M. Company.....651-1511

St. Andrew Episcopal Church.....651-2882
Salisbury Cleaners.....651-0891
Scope, Inc.....651-1030
Scott's Shoe Repair.....651-3014
Shore Commuter Service.....651-2710
Shore Stop.....651-0412
Sign Design.....651-1842
Simpkins Oil Company.....651-2610
Simpkins, Thomas S. (Attorney).....651-1400
Smith, Claude W. Construction.....651-3675
Smith, E.M. & Company.....651-0611
Smullen's Salvage & Towing.....651-1503
Somers Lumber.....651-1188
Somerset Animal Hospital.....651-1044
Somerset Automotive.....651-0900
Somerset County Commissioners.....651-0320
Somerset County Library.....651-0852
Somerset Dental Center.....651-1020
Somerset Herald.....651-1600
Somerset Landscape Company.....651-9312
Somerset Medical Center.....651-9440
Somerset Soil Conservation.....651-1575
Spike's Pub and Subs.....651-9124
State Farm Insurance.....651-3175
Stein, Lynn Ernest (Attorney).....651-3301
Stewart's Neck Apts.....651-1277
Stone Electrical Contractors.....651-1300
Stone Performance Engineering.....651-0121
Style Nook Beauty Salon.....651-0869
Sunrise Taxi.....651-3535

TVT Enterprises.....651-9600
T.J.'s Greenwood Inn.....651-0232

Tawes Real Estate.....651-1111
Tawes, Scott, CPA.....651-3620
Thomas, Thomas F. (Detective).....651-3367
Tommy's Auto Repair.....651-9252
Town & Country Market.....651-3134
Townsend's Video & Electronics.....651-0575
Trailways Bus Depot.....651-1950
Tri-County Medical Transportation.....651-3240

University of Maryland Eastern Shore Branch.....651-2200

Video Classics.....651-2655

Walston, George.....651-1928
WOLC Radio.....651-9652
Warwick's Clean-Rite.....651-1185
Washington Hotel.....651-2525
Wheatley, Richard (Contractor).....651-3311
Whitelock's Lawn Service.....543-0127
Widdowson's Texaco.....651-3015
Wilson Landing Mobile Park.....651-3260
Windsors Chevron.....651-2450
Windsors Trustworthy Home Center.....651-3134

APPENDIX 2
PROJECTED UMES ENROLLMENT GROWTH
1991–2001

ACADEMIC YEAR	UNDERGRADUATE FT	UNDERGRADUATE PT	GRADUATE FT	GRADUATE PT	TOTAL FT	TOTAL PT	GRAND TOTAL	% INCREASE
			(ACTUAL)					
1991	2026	191	58	122	2084	313	2397	
			(PROJECTED)					
1992	2106	191	53	108	2159	299	2458	3%
1993	2163	203	55	123	2218	326	2544	3%
1994	2205	220	60	138	2265	358	2623	3%
1995	2271	240	94	153	2365	393	2758	5%
1996	2317	265	126	168	2443	433	2876	4%
1997	2370	298	131	183	2501	481	2982	4%
1998	2422	335	135	198	2557	533	3090	4%
1999	2475	350	139	213	2614	563	3177	3%
2000	2528	380	145	228	2673	608	3281	3%
2001	2566	410	150	243	2716	653	3369	3%

Source: "UMES 1991–1992 Book of Facts and Figures", UMES Office of Institutional Research and Planning, 1992.

APPENDIX 3

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